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STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

	ou sho	ould req	uplicates of the official orders actually entered. To be certain you have the uest a hard copy of the official version from the Commissioner's Public by e-mail: stevec@oic.wa.gov .
In the Matter of)	No.	D 99 - 96
)		
Beniomin R. Gherman,)	ORI	DER REVOKING LICENSE
Licensee.)		
To: Beniomin R. Gherman			
15024 NE 66th St			

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your licenses are REVOKED, effective September 21, 1999, pursuant to RCW 48.17.530 and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING GROUNDS:

Redmond, WA 98052

The commissioner sent you inquiries on or about May 25, June 21, and July 23, 1999. These inquiries related to the business of insurance. You did not respond to any of them. Each such failure to respond promptly in writing violated RCW 48.17.475.

The above conduct constitutes wilful violation, or knowing participation in the violation, of the Insurance Code or proper orders or regulations of the Commissioner within the meaning of RCW 48.17.530(1)(b). By the above conduct, you have shown yourself to be incompetent or untrustworthy or a source of injury and loss to the public within the meaning of RCW 48.17.530(1) (h).

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IT IS FURTHER ORDERED that you return your insurance agent's license certificate or certificates to the Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. If you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after this Order was mailed to you, or your right to a hearing will be deemed to have been waived. Your demand for a hearing must specify in what respects you are aggrieved and the grounds to be relied upon as basis for the relief to be demanded at the hearing. If your demand for a hearing is received by the commissioner before the effective date of the revocation, the revocation will be stayed pending the hearing, pursuant to RCW 48.04.020.

Upon receipt of a demand for hearing, the commissioner will mail you a notice concerning the time, place, and details of the hearing. You are advised that the commissioner may levy a fine against you, pursuant to RCW 48.17.560, in addition to or in lieu of the suspension or revocation of your license, in the event of a hearing, if any grounds relied upon in this Order are sustained. Please send any demand for hearing to Insurance Commissioner, attn William Frandsen, Deputy Commissioner, Post Office Box 40257, Olympia, WA 98504.

ENTERED AT LACEY, WASHINGTON, this 1st day of September, 1999.

DEBORAH SENN

Insurance Commissioner

By

WILLIAM E. FRANDSEN

Deputy Commissioner

Investigator: Ed Ganley